

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Chitra Sethuraman
Debtor

Case No. 19-10096-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: 309A

Page 1 of 2
Total Noticed: 26

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Chitra Sethuraman, 7448 Rhoads Street, Philadelphia, PA 19151-2922
14279462 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14272061 +Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898,
Attn: Bankruptcy Dept 3F
14255098 +Police & Fire Federal Credit Union, 1 Greenwood Square Office Park, 3333 Street Rd.,
Bensalem, PA 19020-2022
14272674 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14255101 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
14288361 +loanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14269308 +loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400,
123 South Broad Street, Philadelphia, PA 19109-1060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Sep 10 2020 05:02:26 BRAD J. SADEK, Sadek and Cooper,
1315 Walnut Street, Suite 502, Philadelphia, PA 19107

tr EDI: BTPDERSHAW.COM Sep 10 2020 08:48:00 TERRY P. DERSHAW, Dershaw Law Offices,
P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:01 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:02:46
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 10 2020 05:02:56 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Sep 10 2020 05:02:51 United States Trustee,
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

14341635 E-mail/Text: megan.harper@phila.gov Sep 10 2020 05:03:02
CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595

14268797 EDI: BL-BECKET.COM Sep 10 2020 08:48:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

14255094 +E-mail/Text: bankruptcy@cavps.com Sep 10 2020 05:02:54 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake, Ste 400, Valhalla, NY 10595-2322

14255889 +E-mail/Text: bankruptcy@cavps.com Sep 10 2020 05:02:54 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

14255096 +EDI: CITICORP.COM Sep 10 2020 08:48:00 Citicards Cbna, Citi Bank, PO Box 6077,
Sioux Falls, SD 57117-6077

14255095 EDI: JPMORGANCHASE Sep 10 2020 08:48:00 Chase Card Services, Correspondence Dept,
PO Box 15298, Wilmington, DE 19850

14255097 +E-mail/Text: bknotification@loandepot.com Sep 10 2020 05:03:09 Loandepo.com,
Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808

14262964 +EDI: MID8.COM Sep 10 2020 08:48:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011

14281771 EDI: PRA.COM Sep 10 2020 08:48:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

14255450 +EDI: PRA.COM Sep 10 2020 08:48:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

14255099 +EDI: PRA.COM Sep 10 2020 08:48:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021

14255100 EDI: TFSR.COM Sep 10 2020 08:48:00 Toyota Financial Services, Attn: Bankruptcy,
PO Box 8026, Cedar Rapids, IA 52409

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14285660* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor LoanDepot.com, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
ANN E. SWARTZ on behalf of Creditor LoanDepot.com, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
ANNE M. AARONSON on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION
aaronson@dilworthlaw.com,
mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com
BRAD J. SADEK on behalf of Debtor Chitra Sethuraman brad@sadeklaw.com, bradsadek@gmail.com
LAUREN MOYER on behalf of Creditor LoanDepot.com, LLC ecfmail@ecf.courtdrive.com
PAMELA ELCHERT THURMOND on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov,
karena.blaylock@phila.gov
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
YONIT A. CAPLOW on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION
ycaplow@dilworthlaw.com, cchapman-tomlin@dilworthlaw.com,
cct@dilworthlaw.com;mdolan@dilworthlaw.com

TOTAL: 10

Information to identify the case:

Debtor 1	Chitra Sethuraman	Social Security number or ITIN	xxx-xx-4803
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 1/7/19
Case number:	19-10096-mdc	Date case converted to chapter	7 9/8/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chitra Sethuraman	
2. All other names used in the last 8 years		
3. Address	7448 Rhoads Street Philadelphia, PA 19151	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Chitra Sethuraman**

Case number **19-10096-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 9/9/20
7. Meeting of creditors	October 14, 2020 at 10:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/13/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	